

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of)	
)	
Applicants: James Benjamin Williams et al.)	
)	Examiner
Serial No. 10/797,889)	Olabode Akintola
)	
Filed: March 10, 2004)	Art Unit 3691
)	
Title: Methods for issuing, distributing, managing)	
and redeeming investment instruments)	
providing securitized annuity options)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

AMENDMENT

This amendment is being submitted following a telephone request from Examiner Akinotola and comprises the following parts, each of which begins on a separate page:

Amendments to the specification
Remarks